

**Information to identify the case:**

Debtor 1	<b>Patricia A. Haberman</b>	Social Security number or ITIN	<b>xxx-xx-3749</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-22816-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patricia A. Haberman

10/25/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Patricia A. Haberman  
 Debtor

Case No. 16-22816-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Oct 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2017.

db Patricia A. Haberman, 5538 Lantern Hill Drive Ext., Pittsburgh, PA 15236  
 14267195 +Omega Federal Credit Union, PO Box 15038, Pittsburgh, PA 15237-0038  
 14267196 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14312934 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 14672801 TD Bank, USA, by American InfoSource LP as agent, PO Box 248866,  
 Oklahoma City, OK 73124-8866

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Oct 26 2017 00:58:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 26 2017 00:56:17 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14267188 EDI: RMSC.COM Oct 26 2017 00:58:00 Amazon.com, c/o Synchrony Bank, PO Box 960013,  
 Orlando, FL 32896-0013

14267189 +E-mail/Text: bk@avant.com Oct 26 2017 00:57:01 Avant, 222 N. LaSalle St., Suite 1700,  
 Chicago, IL 60601-1101

14267190 EDI: BANKAMER.COM Oct 26 2017 00:58:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019

14310210 EDI: BL-BECKET.COM Oct 26 2017 00:58:00 Capital One NA, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701

14267191 +E-mail/Text: rwatters@pfsc.com Oct 26 2017 00:57:09 Circle Back Lending, 777 Yamato Road,  
 Suite 400, Boca Raton, FL 33431-4498

14267192 E-mail/Text: bankruptcynotice@fcbanking.com Oct 26 2017 00:56:01 First Commonwealth Bank,  
 P. O. Box 400, Indiana, PA 15701-0400

14267193 EDI: CBSKOHL.COM Oct 26 2017 00:58:00 Kohl's Credit, PO Box 3043,  
 Milwaukee, WI 53201-3043

14330452 EDI: RESURGENT.COM Oct 26 2017 00:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of LC Trust I, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587

14332462 EDI: RESURGENT.COM Oct 26 2017 00:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Marketplace Investing, Aggregation Trust, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587

14267194 +E-mail/Text: bk@lendingclub.com Oct 26 2017 00:56:58 Lending Club,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985

14309127 +EDI: MID8.COM Oct 26 2017 00:58:00 Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011

14380229 +E-mail/Text: kburkley@bernsteinlaw.com Oct 26 2017 00:57:08 Omega Federal Credit Union,  
 c/o Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945

14333238 +E-mail/Text: bncmail@w-legal.com Oct 26 2017 00:56:43 TD Bank USA, N.A.,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

14267197 EDI: WTRRN BANK.COM Oct 26 2017 00:58:00 Target, PO Box 660170, Dallas, TX 75266-0170  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION  
 cr\* +First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
 401 Liberty Avenue, Pittsburgh, PA 15222-1004  
 cr\* +Omega Federal Credit Union, c/o Bernstein-Burkley, P.C., 707 Grant Street,  
 Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908  
 14270158 ##+First Commonwealth Bank, c/o McGrath McCall, P.C., Three Gateway Center, Suite 1375,  
 401 Liberty Avenue, Pittsburgh, PA 15222-1004

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 318

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Total Noticed: 21

Date Rcvd: Oct 25, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2017 at the address(es) listed below:

Daniel R. Schimizzi on behalf of Creditor Omega Federal Credit Union  
dschimizzi@bernsteinlaw.com,  
cwirick@bernsteinlaw.com/pghecf@bernsteinlaw.com/dschimizzi@ecf.courtdrive.com/cwirick@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Patricia A. Haberman julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;r53037@no  
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfbis.com

TOTAL: 7